# Case 09-25412-bam Doc 30 Entered 11/18/09 17:13:52 Page 1 of 9

B22C (Official Form 22C) (Chapter 13) (01/08)

_	scar Arnoldo Orellana Ivira Orellana	According to the calculations required by this statement:  The applicable commitment period is 3 years.
Case Num	ber: Debtor(s) 09-25412 (If known)	☐ The applicable commitment period is 5 years. ☐ Disposable income is determined under § 1325(b)(3).
	(II Kilowii)	Disposable income is not determined under § 1325(b)(3).  (Check the boxes as directed in Lines 17 and 23 of this statement.)

## **AMENDED**

# CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. REPORT OF INCOME						
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.						
1	a.   Unmarried. Complete only Column A ("Debtor's Income") fo	r Lines 2-10.					
	b. Married. Complete both Column A ("Debtor's Income") and	Column B ("Spouse's Incor	ne'') f	or Lines 2-10.	,		
	All figures must reflect average monthly income received from all sou		C	Column A		Column B	
	calendar months prior to filing the bankruptcy case, ending on the las		1	Debtor's		Spouse's	
	the filing. If the amount of monthly income varied during the six more six-month total by six, and enter the result on the appropriate line.	itns, you must divide the		Income		Income	
2	Gross wages, salary, tips, bonuses, overtime, commissions.		\$	2,455.83	\$	2,275.67	
_	Income from the operation of a business, profession, or farm. Sub	reat Lina h from Lina a and	Ψ		Ψ		
	enter the difference in the appropriate column(s) of Line 3. If you ope						
	profession or farm, enter aggregate numbers and provide details on ar						
	number less than zero. Do not include any part of the business exp	enses entered on Line b as					
3	a deduction in Part IV.	Ç					
	a. Gross receipts \$ <b>0</b>	Spouse 0.00					
	<del>                                    </del>	00 \$ 0.00					
	c. Business income Subtract Line b fi		\$	0.00	\$	0.00	
	Rents and other real property income. Subtract Line b from Line a	and enter the difference in					
	the appropriate column(s) of Line 4. Do not enter a number less than	zero. Do not include any					
4	part of the operating expenses entered on Line b as a deduction in						
4	a. Gross receipts S 600	Spouse 0.00 \$					
		.00 \$ 0.00					
	c. Rent and other real property income Subtract Line by		\$	600.00	\$	0.00	
5	Interest, dividends, and royalties.		\$	0.00	\$	0.00	
6				0.00	\$	0.00	
	Any amounts paid by another person or entity, on a regular basis,	for the household					
7	expenses of the debtor or the debtor's dependents, including child	support paid for that					
	<b>purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by the					0.00	
	debtor's spouse.					0.00	
	Unemployment compensation. Enter the amount in the appropriate of						
	However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A						
8	or B, but instead state the amount in the space below:	T years and Colonial II					
	Unemployment compensation claimed to						
	be a benefit under the Social Security Act Debtor \$ 0.00	Spouse \$ <b>0.00</b>	\$	0.00	\$	0.00	

9	Income from all other sources. Specify source and on a separate page. Total and enter on Line 9. Do n maintenance payments paid by your spouse, but it separate maintenance. Do not include any benefits payments received as a victim of a war crime, crime international or domestic terrorism.	s				
		Debtor	Spouse			
	a. \$   \$   \$   \$		\$ \$	-   <sub>\$</sub> 0.	00 \$	0.00
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if C in Column B. Enter the total(s).	olumn B is complete	n :			2,275.67
11	<b>Total.</b> If Column B has been completed, add Line 10 the total. If Column B has not been completed, enter			\$		5,331.50
	Part II. CALCULATION	OF § 1325(b)(4	) COMMITMENT	PERIOD		
12	Enter the amount from Line 11				\$	5,331.50
13	Marital Adjustment. If you are married, but are not calculation of the commitment period under § 1325( enter on Line 13 the amount of the income listed in I the household expenses of you or your dependents a income (such as payment of the spouse's tax liability debtor's dependents) and the amount of income devo on a separate page. If the conditions for entering thi  a.  b.  c.  Total and enter on Line 13	b)(4) does not requi Line 10, Column B and specify, in the ling or the spouse's sup- ted to each purpose	re inclusion of the incon that was NOT paid on a nes below, the basis for ε port of persons other tha . If necessary, list additi	ne of your spouse, regular basis for excluding this in the debtor or the	\$	0.00
14	Subtract Line 13 from Line 12 and enter the resul	t.			\$	5,331.50
15	Annualized current monthly income for § 1325(b) enter the result.	(4). Multiply the ar	mount from Line 14 by t	he number 12 and	\$	63,978.00
16	<b>Applicable median family income.</b> Enter the media information is available by family size at <a href="www.usdoj">www.usdoj</a> a. Enter debtor's state of residence: <a applic<="" href="https://www.usdoj&lt;/a&gt;&lt;/td&gt;&lt;td&gt;.gov/ust/ or from th&lt;/td&gt;&lt;td&gt;&lt;/td&gt;&lt;td&gt;&lt;/td&gt;&lt;td&gt;\$&lt;/td&gt;&lt;td&gt;65,783.00&lt;/td&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td&gt;17&lt;/td&gt;&lt;td&gt;Application of § 1325(b)(4). Check the applicable b  ■ The amount on Line 15 is less than the amount top of page 1 of this statement and continue with  □ The amount on Line 15 is not less than the amount at the top of page 1 of this statement and continue.&lt;/td&gt;&lt;td&gt;on Line 16. Check this statement.&lt;/td&gt;&lt;td&gt;the box for " td="" the=""><td></td><td></td><td></td></a>					
	Part III. APPLICATION OF § 132	5(b)(3) FOR DET	ERMINING DISPOSA	BLE INCOME		
18	Enter the amount from Line 11.				\$	5,331.50
19	Marital Adjustment. If you are married, but are not any income listed in Line 10, Column B that was NO debtor or the debtor's dependents. Specify in the line payment of the spouse's tax liability or the spouse's s dependents) and the amount of income devoted to ea separate page. If the conditions for entering this adjuta.    Description	OT paid on a regular s below the basis for upport of persons out ach purpose. If neces	basis for the household or excluding the Column ther than the debtor or the ssary, list additional adju	expenses of the B income(such as ne debtor's		
	Total and enter on Line 19.				\$	0.00
20	Current monthly income for § 1325(b)(3). Subtrac	t Line 19 from Line	18 and enter the result.		\$	5,331.50

21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.						\$	63,978.00	
22	Applic	Applicable median family income. Enter the amount from Line 16.			\$	65,783.00			
23	□ The 132	cation of § 1325(b)(3). Che e amount on Line 21 is mo 25(b)(3)" at the top of page e amount on Line 21 is not 25(b)(3)" at the top of page	re than the amount on 1 of this statement and more than the amount	Line compi	22. Checklete the relation 22. Checklete	ck the box for "Di emaining parts of Check the box for	this statement.  "Disposable income is no	ot deter	mined under §
	132		ALCULATION (						<u>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</u>
			eductions under Star						
24A	Enter i	nal Standards: food, appar in Line 24A the "Total" amo able household size. (This in aptroprior court.)	ount from IRS National	Stand	lards for A	Allowable Living	Expenses for the	\$	
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.								
	House	ehold members under 65 y	ears of age	Hou	sehold m	embers 65 years	of age or older		
	a1.	Allowance per member		a2.	Allowar	nce per member			
	b1.	Number of members		b2.	Number	of members			
	c1.	Subtotal		c2.	Subtota			\$	
25A	Utilitie	Standards: housing and uses Standards; non-mortgage ble at www.usdoj.gov/ust/ o	expenses for the application	able c	county and	d household size.		\$	
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter					\$			
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities					\$			
27A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are					\$			

27B	\$				
28					
	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$			
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$		
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle				
	b. 2, as stated in Line 47				
	c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a.				
30	\$				
Other Necessary Expenses: mandatory deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.			\$		
Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.			\$		
Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in line 49.			\$		
Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.			\$		
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.				
Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.			\$		
Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.			\$		
38	Total Expenses Allowed under IRS Standards. Enter the total of I	ines 24 through 37.	\$		
	Subpart B: Additional Living	z Expense Deductions			
	-	· •			
Note: Do not include any expenses that you have listed in Lines 24-37					

		egories set out in lines a-c below that are reasonal	avings Account Expenses. List the monthly expenses in bly necessary for yourself, your spouse, or your	
39	a.	Health Insurance	\$	
	b.	Disability Insurance	\$	
	c.	Health Savings Account	\$	
	Total a	nd enter on Line 39		\$
	If you below:	do not actually expend this total amount, state	your actual total average monthly expenditures in the space	
	\$			
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.			
41	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.			
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.			
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.			\$
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.			\$
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.			\$
46	Total A	Additional Expense Deductions under § 707(b).	Enter the total of Lines 39 through 45.	\$
				i .

		S	ubpart C: Deductions for	· Debt ]	Payment		
47	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and						
	Name of Creditor Property Securing the Debt Average Monthly include taxes or insurance						
	a.			\$ T	otal: Add Lines	□yes □no	\$
48	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in						
	Name of Credi	tor	Property Securing the Debt		1/60th of t	the Cure Amount	
	<u> </u>					Total: Add Lines	\$
49	priority tax, child sup	port and alimony	ims. Enter the total amount, divided claims, for which you were liable as those set out in Line 33.				\$
	Chapter 13 administrates resulting administrates	trative expenses. ive expense.	Multiply the amount in Line a b	y the amo	ount in Line b, a	nd enter the	
50	a. Projected average monthly Chapter 13 plan payment.  b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)						
	<del>-                                   </del>		ve expense of Chapter 13 case		otal: Multiply Li	nes a and b	\$
51	<b>Total Deductions fo</b>	r Debt Payment.	Enter the total of Lines 47 throu	ıgh 50.			\$
		S	ubpart D: Total Deductio	ns fron	n Income		
52	Total of all deduction	ons from income.	Enter the total of Lines 38, 46,	and 51.			\$
Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)							
53	Total current monthly income. Enter the amount from Line 20.				\$		
54	payments for a dependent chird, reported in 1 art 1, that you received in accordance with applicable nonbankrapitely					\$	
55		ns for qualified re	ter the monthly total of (a) all an tirement plans, as specified in § 3 ded in § 362(b)(19).				\$
56	Total of all deduction	ons allowed unde	r § 707(b)(2). Enter the amount	from Lin	e 52.		\$
							1

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	If neo	is no reasonable alternative, describe the special circumstances that justicessary, list additional entries on a separate page. Total the expenses and entide your case trustee with documentation of these expenses and you must especial circumstances that make such expense necessary and reasonab	ulting expenses in lines a-c below. ter the total in Line 57. You must st provide a detailed explanation			
57		Nature of special circumstances Ar	mount of Expense			
	a.	\$				
	b.	\$				
	c.	\$				
		To	tal: Add Lines	\$		
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.					
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.					
		Part VI. ADDITIONAL EXPENSE	CLAIMS			
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.					
60		Expense Description	Monthly Amount			
	a.		\$			
	b. c.		\$ \$			
	d.		\$			
	<u> </u>	Total: Add Lines a, b, c and d	\$			

#### Part VII. VERIFICATION

I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)

Date: November 18, 2009 Signature: /s/ Oscar Arnoldo Orellana

Oscar Arnoldo Orellana (Debtor)

(Deoto

Date: November 18, 2009 Signature /s/ Elvira Orellana

Elvira Orellana

(Joint Debtor, if any)

# **Current Monthly Income Details for the Debtor**

#### **Debtor Income Details:**

Income for the Period 02/01/2009 to 07/31/2009.

## Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: employment

Income by Month:

6 Months Ago:	02/2009	\$1,544.00
5 Months Ago:	03/2009	\$1,769.00
4 Months Ago:	04/2009	\$2,538.00
3 Months Ago:	05/2009	\$2,538.00
2 Months Ago:	06/2009	\$2,538.00
Last Month:	07/2009	\$3,808.00
	Average per month:	\$2,455.83

## Line 4 - Rent and other real property income

Source of Income: Rent

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	02/2009	\$900.00	\$0.00	\$900.00
5 Months Ago:	03/2009	\$900.00	\$0.00	\$900.00
4 Months Ago:	04/2009	\$900.00	\$0.00	\$900.00
3 Months Ago:	05/2009	\$900.00	\$0.00	\$900.00
2 Months Ago:	06/2009	\$0.00	\$0.00	\$0.00
Last Month:	07/2009	\$0.00	\$0.00	\$0.00
	Average per month:	\$600.00	\$0.00	
			Average Monthly NET Income:	\$600.00

# **Current Monthly Income Details for the Debtor's Spouse**

## **Spouse Income Details:**

Income for the Period **02/01/2009** to **07/31/2009**.

### Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Aliante

	Income	by	Month
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6 Months Ago:	02/2009	\$1,885.00
5 Months Ago:	03/2009	\$2,170.00
4 Months Ago:	04/2009	\$2,006.00
3 Months Ago:	05/2009	\$2,110.00
2 Months Ago:	06/2009	\$2,214.00
Last Month:	07/2009	\$3,269.00
	Average per month:	\$2,275,67